

FILED  
4/9/24 3:12 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: DAVID L. MATTIS &  
MICHELLE C. MATTIS**

**Debtor(s).**

)  
) **Case No. 23-21984-GLT**  
)  
) **Chapter 13**  
)  
**X** Related Dkt. No. 66

**ORDER OF COURT**  
**(Check Boxes That Apply)**

☒ **Confirming Plan on Final Basis**

☐ **Chapter 13 Plan dated:**  
\_\_\_\_\_

☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**  
**On Interim Basis Solely as Adequate March 6, 2024**  
**Protection**

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$2800 effective 10/23.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$\_\_\_\_\_, beginning \_\_\_\_\_. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☒ B. The length of the Plan is changed to a total of at least 48 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- \_\_\_\_\_
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- \_\_\_\_\_

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- 

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 

- ☒ K. Additional Terms and Conditions:

*\*All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 4/9/24

  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:  
David L. Mattis  
C. Michelle Mattis  
Debtors

Case No. 23-21984-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 09, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ David L. Mattis, C. Michelle Mattis, 1504 East Gibson Avenue, South Connellsville, PA 15425-4931
15646255	+ Cross River Bank/Upgrade, 885 Teaneck Road, Teaneck, NJ 07666-4547
15638777	+ Glass Cap Federal Cred, P.O. Box 60070, Harrisburg, PA 17106-0070
15638778	Glass Cap Federal Credit Union Visa, P.O. Box 31112, Tampa, FL 33631-3112
15646256	+ Penn Highlands Hospital, 401 East Murphy Avenue, Connellsville, PA 15425-2700
15638794	++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court:, TEMPOE, 1750 Elm Street--Suite 1200, Manchester, NH 03104
15638795	+ The United Federal Credit Union, 3 Sunset Beach Road, Morgantown, WV 26508-4431

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnotifications@creditacceptance.com	Apr 10 2024 00:02:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 10 2024 00:03:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
15646254	Email/Text: customercareus@creditcorpsolutionsinc.com	Apr 10 2024 00:02:00	Credit Corp Solutions, Inc., 121 W. Election Road, Suite 200, Draper, UT 84020
15638766	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 10 2024 00:35:50	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15638768	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 10 2024 00:02:00	Capital One Bank USA NA, c/o Midland Funding, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2709
15644031	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 10 2024 00:36:02	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15638769	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 10 2024 00:13:19	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15638770	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 10 2024 00:02:00	Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
15638771	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 10 2024 00:02:00	Comenity/Boot Barn, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
15638772	+ Email/Text: ebnotifications@creditacceptance.com	Apr 10 2024 00:02:00	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15645138	Email/Text: mrdiscen@discover.com	Apr 10 2024 00:02:00	Discover Bank, P.O. Box 3025, New Albany, Oh 43054-3025
15638774	+ Email/Text: mrdiscen@discover.com		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Apr 09, 2024

Form ID: pdf900

Total Noticed: 51

		Apr 10 2024 00:02:00	Discover Financial, Attn: Bankruptcy, P.O. Box 3025, New Albany, OH 43054-3025
15638775	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 10 2024 00:02:00	Fortiva, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555
15638779	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 10 2024 00:02:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15661529	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 10 2024 00:03:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15638780	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 10 2024 00:03:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15638781	^ MEBN	Apr 10 2024 00:00:51	KML Law Group, BNY Mellon Independence Center, 701 Market Street--Suite 5000, Philadelphia, PA 19106-1541
15639213	Email/Text: bk@lendmarkfinancial.com	Apr 10 2024 00:02:00	Lendmark Financial Services, LLC, 2118 Usher Street NW, Covington GA 30014
15638782	^ MEBN	Apr 10 2024 00:00:36	Lendmark Financial Services, Attn: Bankruptcy, 1735 North Brown Rd., Suite 300, Lawrenceville, GA 30043-8228
15638784	Email/Text: ml-ebn@missionlane.com	Apr 10 2024 00:02:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15655080	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 10 2024 00:02:00	Midland Credit Management, Inc, PO Box 2037, Warren, MI 48090-2037
15638783	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 10 2024 00:02:00	Midland Funding, LLC, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069
15638785	+ Email/Text: Bankruptcies@nragroup.com	Apr 10 2024 00:03:00	National Recovery Agency, Attn: Bankruptcy, 2491 Paxton Street, Harrisburg, PA 17111-1036
15638786	+ Email/Text: electronicbkydocs@nelnet.net	Apr 10 2024 00:03:00	Nelnet, Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505
15638787	+ Email/PDF: cbp@omf.com	Apr 10 2024 00:13:40	OneMain Financial, Attn: Bankruptcy, P.O. Box 3251, Evansville, IN 47731-3251
15638788	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 10 2024 00:14:15	Portfolio Recovery, 120 Corporate Boulevard, Norfolk, VA 23502
15661170	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 10 2024 00:25:03	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15661786	Email/Text: bnc-quantum@quantum3group.com	Apr 10 2024 00:02:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
15661785	Email/Text: bnc-quantum@quantum3group.com	Apr 10 2024 00:02:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
15646258	+ Email/Text: shari.stephenson@revcosolutions.com	Apr 10 2024 00:02:00	REVCO SOLUTIONS, INC., 3850 PRIORITY WAY SOUTH DR #114, INDIANAPOLIS, IN 46240-3813
15638789	+ Email/Text: customerservice@rfgionline.com	Apr 10 2024 00:03:00	RFGI, Attn: Bankruptcy, P.O. Box 537, Sycamore, IL 60178-0537
15638790	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 10 2024 00:03:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, P.O. Box 65250, Salt Lake City, UT 84165-0250
15638791	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 10 2024 00:24:49	Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15638792	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 10 2024 00:24:41	Synchrony Bank/Care Credit, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
15638793	Email/PDF: ais.sync.ebn@aisinfo.com	Apr 10 2024 00:14:06	Synchrony Bank/TJX Rewards, Attention: Bankruptcy Department, P.O. Box 965060,

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Apr 09, 2024

Form ID: pdf900

Total Noticed: 51

15661787	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 10 2024 00:03:00	Orlando, FL 32896-5060 U.S. Bank National Association, at. el. c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
15638796	Email/Text: bknotice@upgrade.com	Apr 10 2024 00:02:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
15660221	+ Email/Text: BNCnotices@dcmsservices.com	Apr 10 2024 00:02:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15646257	+ Email/Text: BankruptcyNotice@upmc.edu	Apr 10 2024 00:03:00	UPMC Shadyside, 5230 Centre Avenue, Pittsburgh, PA 15232-1304
15638797	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Apr 10 2024 00:03:00	US Bank, NA, P.O. Box 790084, Saint Louis, MO 63179
15647424	+ Email/Text: electronicbkydocs@nelnet.net	Apr 10 2024 00:03:00	US DEPARTMENT OF EDUCATION C/O NELNET, 121 S. 13TH STREET, LINCOLN NE 68508-1904
15658669	Email/PDF: ebn_ais@aisinfo.com	Apr 10 2024 00:24:47	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15653576	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 10 2024 00:03:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15638798	Email/Text: bankruptcy@firstenergycorp.com	Apr 10 2024 00:03:00	West Penn Power, 76 South Main Street, A-RPC, Akron, OH 44308-1890

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as trustee, on beh
15638767	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15638773	*+	Credit Acceptance, Attn: Bankruptcy, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15638776	*+	Fortiva, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2024 at the address(es) listed below:

Name	Email Address
Daniel R. White	on behalf of Joint Debtor C. Michelle Mattis r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com



District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Apr 09, 2024

Form ID: pdf900

Total Noticed: 51

Daniel R. White

on behalf of Debtor David L. Mattis r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com

Denise Carlon

on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-7 Asset-Backed Securities, Series 2006-7 dcarlon@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

William E. Craig

on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 6